Amendments t the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1. (Currently amended) A method for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:

input personal financial data from a user over a network including the Internet;

input external financial market data over the network including the Internet;

process said personal financial data and said external financial market data; and

output at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan over the network including the Internet, whereby coaching advice includes:

displaying to a user a plurality of communication options with a live coach over said network; and

enabling a communication medium between said user and a live coach based on the user selected communication option whereby said live coach may provide live financial coaching.

2. (Original) The method of claim 1 wherein a part of said personal financial plan is the user's investment portfolio.

3. (Original) The method of claim 1 wherein said personal financial data includes at least one of data from a user's aggregated cash flow model, user's investment target value, and a user's target date for achieving his financial goals.

4. (Original) The method of claim 1 wherein said external financial market data includes value of various market benchmark indices, performance history of various securities, and price of various securities.

5. (Original) The method of claim 1 further comprising providing automated coaching in helping conform said user financial portfolio to user's investment preferences.

6. (Original) The method of claim 5 wherein said user's investment preferences includes at least one of user risk tolerance, user investment style, and user market attitudes.

7. (Original) The method of claim 1 wherein the automatic coaching output is in natural language.

8. (Original) The method of claim 1 wherein said automated coaching further comprising providing the user with automated coaching for a computer generated portfolio based on a preferred user financial asset mix

9. (Currently amended) A system for providing automated coaching for a financial modeling and counseling system over the Internet, comprising:

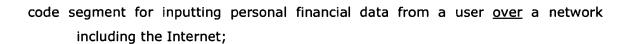> a database for receiving personal user financial data connected to a network including the Internet;

> a database for receiving external financial market data connected to the network including the Internet;

> a processing unit for processing said personal financial data and said external financial market data connected to the network including the Internet; and

> a user interface connected to the network including the Internet for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan, whereby said user may communicate with a live coach using a communication medium selected by the user by which said live coach may provide live financial coaching.

10. (Original) The system of claim 9 wherein said personal financial plan is the user's investment portfolio.

11. (Original) The system of claim 9 further comprising:

a database for receiving data from a user aggregated cash flow model,;

a user interface for receiving user's investment target value and user target date for achieving user financial goals.

12. (Original) The system of claim 9 wherein said external market includes value of various market benchmark indices, performance history of various securities, and price of various securities.

13. (Original) The system of claim 9 further comprising a user interface for providing automated coaching to help said user conform his financial portfolio to user's investment preferences.

14. (Original) The system of claim 13 wherein said user preferences include at least one of user risk tolerance, user investment style, and user market attitudes.

15. (Original) The system of claim 9 further comprising a user interface to present to the user automatic coaching output in natural language.

16. (Original) The system of claim 9 wherein said wide area network is the Internet.

17. (Currently amended) A computer program embodied on a computer readable medium for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:

code segment for inputting personal financial data from a user over a network including the Internet;

code segment for inputting external financial market data using the network including the Internet;

code segment for processing said personal financial data and said external financial market data;

code segment for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan using the network including the Internet; <u>and</u>

<u>code segment enabling a communication medium between said user and a live coach based on the user selected communication option whereby said live coach may provide live financial coaching</u>.

18. (Original) The computer program embodied on a computer readable medium of claim 17 wherein said personal financial plan is the user's investment portfolio.

19. (Original) The computer program embodied on a computer readable medium of claim 17 wherein said personal financial data includes at least one of data from a user's aggregated cash flow model, user's investment target value, and a user's target date for achieving his financial goals.

20. (Original) The computer program embodied on a computer readable medium of claim 17 wherein said external financial market data includes value of various market benchmark indices, performance history of various securities, and price of various securities.

21. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising providing automated coaching in helping conform said user financial portfolio to user's investment preferences.

22. (Original) The computer program embodied on a computer readable medium of claim 21 wherein said user's investment preferences includes at least one of user risk tolerance, user investment style, and user market attitudes.

23. (Original) The computer program embodied on a computer readable medium of claim 17 wherein the automatic coaching output is in natural language.

24. (Original) The computer program embodied on a computer readable medium of claim 17 wherein said automated coaching further comprising providing the user with automated coaching for a computer generated portfolio based on a preferred user financial asset mix